## LIST OF ABBREVIATIONS

<table>
<thead>
<tr>
<th>ABBREVIATION</th>
<th>EXPANDED FORM</th>
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<tbody>
<tr>
<td>ATM</td>
<td>Automatic Teller Machine</td>
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<tr>
<td>AIDS</td>
<td>Acquired Immune Deficiency Syndrome</td>
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<tr>
<td>ATMA</td>
<td>Agricultural Technology Management Agency</td>
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<tr>
<td>BCs</td>
<td>Business Correspondents</td>
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<tr>
<td>BLOTTP</td>
<td>Basic Level Orientation Training Program</td>
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<tr>
<td>CKGB</td>
<td>Cauvery Kalpatharu Gramin Bank</td>
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<tr>
<td>FCs</td>
<td>Farmers’ Club</td>
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<tr>
<td>FTTF</td>
<td>Farmers’ Technology Transfer Fund</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
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<tr>
<td>GOI</td>
<td>Government of India</td>
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<tr>
<td>HIV</td>
<td>Human Immunodeficiency Virus</td>
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<tr>
<td>ICT</td>
<td>Information and Communication Technology</td>
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<tr>
<td>JLGs</td>
<td>Joint Liability Groups</td>
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<tr>
<td>KCC</td>
<td>Kisan Credit Cards</td>
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<tr>
<td>KVK</td>
<td>Krishi Vignan Kendra</td>
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<tr>
<td>KSRTC</td>
<td>Karnataka State Road Transport Corporation</td>
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<tr>
<td>KVGB</td>
<td>Karnataka Vikas Gramin Bank</td>
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<tr>
<td>KGF</td>
<td>Kolar Gold Fields</td>
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<tr>
<td>MYRADA</td>
<td>Mysore Resettlement and Development Agency</td>
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<tr>
<td>MGNREGA</td>
<td>Mahatma Gandhi National Rural Employment Guarantee Act</td>
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<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<td>NEFT</td>
<td>National Electronic Fund Transfer</td>
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<td>NGO</td>
<td>Non-Government Organizations</td>
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<tr>
<td>NPA</td>
<td>Non-Performing Assets</td>
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<tr>
<td>NREGA</td>
<td>National Rural Employment Guaranty Scheme</td>
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<tr>
<td>OBC</td>
<td>Other Backward Category</td>
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<tr>
<td>PGB</td>
<td>Pragathi Gramin Bank</td>
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<tr>
<td>PMRY</td>
<td>Prime Ministers Rojgar Yojana</td>
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<tr>
<td>PSBs</td>
<td>Public Sector Banks</td>
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<tr>
<td>RRBs</td>
<td>Regional Rural Banks</td>
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<tr>
<td>RUDSET</td>
<td>Rural Development and Self Employment Training Institute</td>
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<td>SHGs</td>
<td>Self Help Groups</td>
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<tr>
<td>SPSS</td>
<td>Software Package for Social Sciences</td>
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<tr>
<td>SGSY</td>
<td>Swarna Jayanti Swarojgar Yojana</td>
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<tr>
<td>SARFAESI ACT</td>
<td>Securitization and Reconstruction of Financial Assets and</td>
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<tr>
<td>Abbreviation</td>
<td>Description</td>
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<tr>
<td>TGB</td>
<td>Tungabhadra Gramin Bank</td>
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<tr>
<td>USB</td>
<td>Ultra Small Branch</td>
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<tr>
<td>VKC</td>
<td>Village Knowledge Centre</td>
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<tr>
<td>VGB</td>
<td>Visveshvaraya Gramin Bank</td>
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<td>VVV</td>
<td>Vikas Volunteer Vahini</td>
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